

STATE OF DELAWARE

# Life Lines

Provided by the State of Delaware Group Health Insurance Program for their employees and their families

VOL. 27, NO. 12

"An ounce of prevention is worth a pound of cure."

DECEMBER 2007

## Benefit News from Minnesota Life and the State of Delaware

**T**he Group Universal Life (GUL) insurance program, underwritten by Minnesota Life, combines life insurance with Accidental Death & Dismemberment (AD&D) coverage for eligible employees. During your initial enrollment period, you may apply for one to three times your base annual salary up to \$200,000 without proof of good health, or four to six times your base annual salary up to \$350,000 with proof of good health. *There is no open enrollment period for life insurance.*

After your initial eligibility period expires, you may still apply for enrollment by providing proof of good health to Minnesota Life or you may change your current elections by contacting Minnesota Life directly at (877) 215-1489. Premiums are deducted through the convenience of payroll deductions for eligible active employees, and with GUL insurance, you have the opportunity to build cash value by paying additional premiums. Your contribution grows tax-deferred!

Effective January 1, 2008, employee GUL and AD&D premium rates will increase slightly. The *new* combined rates are referenced in the chart on page 8.

Term life insurance for dependents is also available for purchase by eligible active employees who are enrolled



in the Group Universal Life Insurance program. If purchased, coverage for a spouse will be \$10,000 and coverage for each child will be \$6,000. Effective January 1, 2008, the *new* dependent Term Life insurance rates are as follows:

(Continued on page 8)

### STATE EMPLOYEE BENEFITS COMMITTEE

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### STOP

## Germ in the office

**C**lean the items in your workspace every day with a disinfectant wipe containing bleach or a soft cloth soaked in alcohol or a mild soap solution.

Cold and flu viruses can survive for up to three days on computer keyboards, pens, staplers, and other common desktop items. On average, office workers can touch up to 300 different surfaces in 30 minutes, according to a University of Arizona Public Health Study.

## Safe toys and gifts



See page 7...

### WHAT'S INSIDE...

• Harvest time	Page 2
• Court sports	
• Tired of hibernating?	Page 3
• Healthy Bites	Page 4
• Life events and stress	Page 6
• The Internet... Are you addicted?	Page 7
• Benefit News from Minnesota Life	Page 8

'TIS THE SEASON

## Harvest time for winter vegetables

**T**hey might not make your produce “A list,” but vegetables that are officially in season during the winter can add loads of nutrition as well as interesting tastes and textures to any meal. Even though most of them are available year-round, this time of year you may find them locally grown at your market. Here are a few we recommend:

### ACORN SQUASH

Full of fiber and rich in vitamin C, the B vitamins, and potassium, acorn squash can be baked plain or stuffed with rice and dried fruits.

### CABBAGE

Both red and green varieties are part of the disease-fighting cruciferous family. Steam large wedges or cut leaves into smaller chunks or strips and sauté in a small amount of hot oil. When eaten raw, either type of cabbage adds a distinctive color and crunch to salads or coleslaws.

### TURNIPS

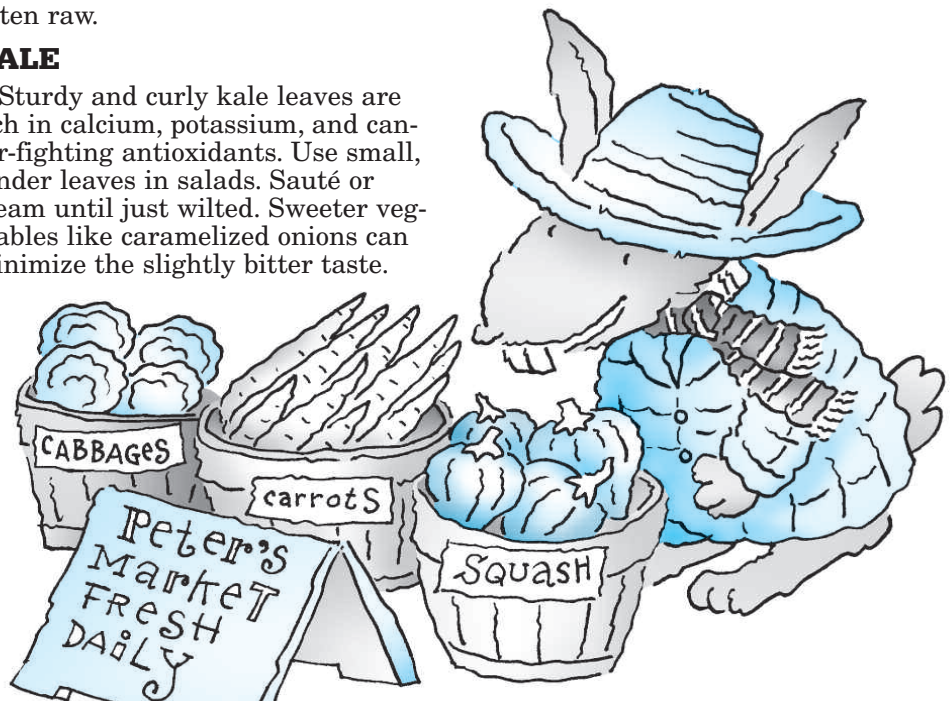
The tangy taste fits well in soups and stews made with meat, and turnips are an excellent source of vitamin C, vitamin A, calcium, and riboflavin. Boil or bake and use as a low-calorie replacement for potatoes. The bulb can also be sliced and eaten raw.

### KALE

Sturdy and curly kale leaves are rich in calcium, potassium, and cancer-fighting antioxidants. Use small, tender leaves in salads. Sauté or steam until just wilted. Sweeter vegetables like caramelized onions can minimize the slightly bitter taste.

### CARROTS

Packed with vitamin A, an antioxidant that can help maintain night vision, carrots are another root vegetable that goes well in soups and stews. Their crunchy texture when eaten raw is also a good substitute for snack foods.



### Red Cabbage

Red cabbage sometimes turns blue when it is cooked.

You can preserve the original purple/red color by adding a few drops of lemon juice or vinegar to the cooking liquid.

### EATING-WELL RECIPE

*Sweet & Sour Red Cabbage*  
Makes a great addition to your holiday buffet

- 1 tsp. canola or corn oil
- 1 1/3 cups diced carrots
- 1 cup finely chopped onion
- 1 cup diced red bell pepper
- 1/2 cup diced celery
- 3 cups shredded red cabbage
- 1 1/2 cups unsweetened apple juice
- 1/2 cup cider vinegar
- 1/4 cup firmly packed light brown sugar
- 3 Tbsp. cornstarch
- 2 Tbsp. Dijon mustard
- 1/4 tsp. salt

In a large nonstick skillet, heat oil over medium high heat, swirling to coat bottom. Sauté carrots, onions, bell pepper, and celery until onion is translucent, 2 to 3 minutes.

Reduce heat to low, stir in cabbage, and cook covered for 5 minutes.

In a small bowl, combine remaining ingredients. Stir into cabbage mixture. Increase heat to medium high and cook until sauce is thick and clear, 2 to 3 minutes, stirring occasionally.

Serves 8. Per 1/2-cup serving: 95 calories, 1 g protein, 23 g carbohydrate, 2 g fat (1 g polyunsaturated and 1 g monounsaturated); 2 g fiber, 296 mg sodium.

Source: *The New American Heart Association Cookbook, 25th Anniversary Edition*



## fitness

### COURT SPORTS

## The best defense for your feet and ankles

**P**reparation and common sense will help protect your feet and ankles when you play indoor court sports like basketball, racquetball, or tennis. The hard surfaces call for fast side-to-side movements that can lead to a variety of common injuries, including sprained ankles, stress fractures, and heel pain.

- **Always warm up for at least five to 10 minutes.** Walk around and do gentle stretches for the lower legs, feet, and ankles, such as the one illustrated: Stand arm's length away from a wall. With your hands on the wall, point your toes slightly inward and roll the ankle to the outside. Gently feel the stretch high up into the calf muscles. Always roll your weight to the outside border of the foot, and never stretch to the point of pain.
- **Wear quality shoes made for the sport.** Running shoes are not good for basketball due to their lack of support on the sides.
- **Make sure your ankles are well supported.** In addition, flat feet and high arches may need arch supports in shoes.
- **If you have foot pain that doesn't go away, see your doctor.** Stress fractures are common in court sports and can have very few symptoms. Many people continue to play through the pain and delay diagnosis and treatment.



### MOTIVATION

## A national expert shares his philosophy

**C**edric Bryant, the chief science officer for the American Exercise Council, suggests that people should ask themselves these three fundamental questions about exercise:

- Does exercise make me feel more energetic?
- Am I in a better mood?
- Do I cope with things better when I exercise?

How much, how long, and how often are the wrong questions. It's better to be satisfied with small steps and concern yourself with whether what you are doing is safe.

In Bryant's view, perceived lack of time is the number one barrier to exercise. "Notice I say 'perceived' lack of time, because we always find time for the things we value."

Source: American College of Foot and Ankle Surgeons

### TIRED OF HIBERNATING?

## Tips for enjoying the cold weather

**E**veryone from small children to older adults can enjoy ice skating, whether it's on an indoor ice rink or a lake that freezes solid. Ice skating burns 600 or more calories per hour of continuous skating and also shapes and strengthens the hips and thighs. Most indoor rinks offer skate and helmet rentals.

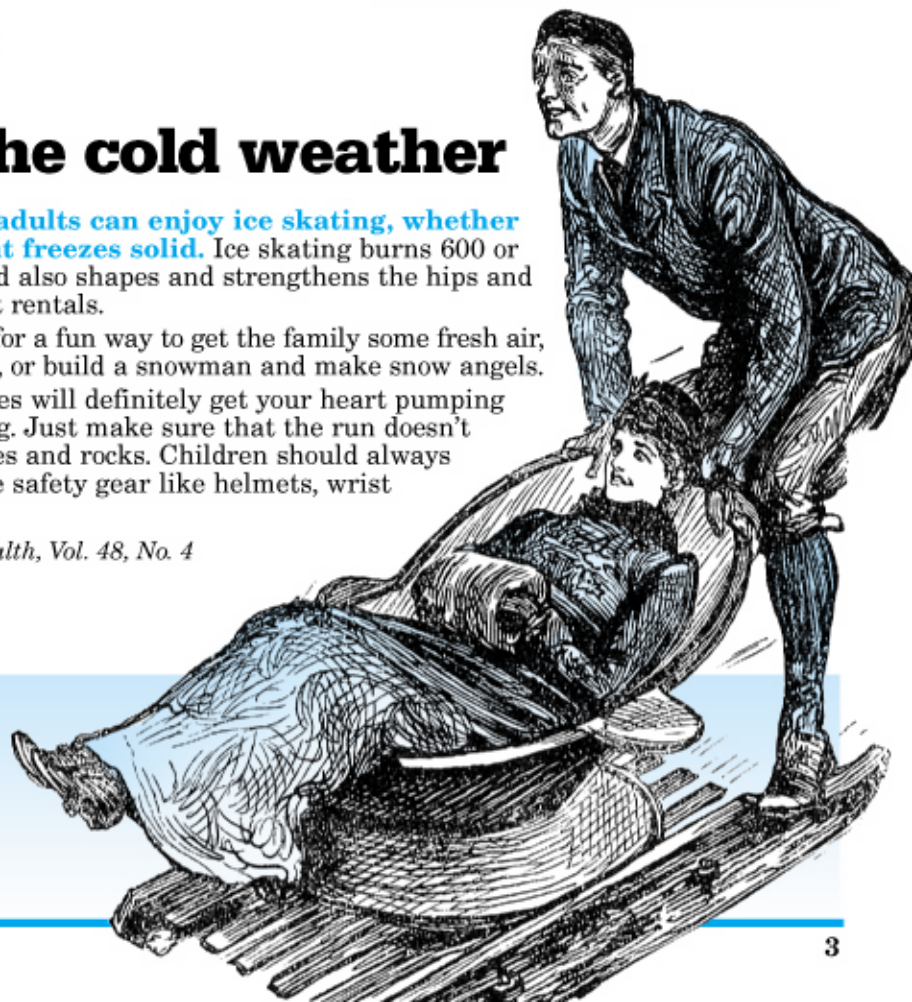
If it snows near your home and you're looking for a fun way to get the family some fresh air, try a spur-of-the-moment friendly snowball fight, or build a snowman and make snow angels.

Going up and down hills on sleds or inner tubes will definitely get your heart pumping and costs much less than skiing or snowboarding. Just make sure that the run doesn't end on a road and is free from obstacles like trees and rocks. Children should always be supervised by an adult and wear appropriate safety gear like helmets, wrist guards, and kneepads.

Sources: Health Promotion Practitioner; Northwest Health, Vol. 48, No. 4



*If you feel yourself falling on ice, try to fall on your side or buttocks and roll over naturally, turning your head in the direction of the roll.*



## Doc Talk

### POWER TO THE PATIENT

#### Diagnosing alcohol problems

**H**oliday time is often associated with alcoholic drinks. For many this provides harmless enjoyment. But for one out of every 11 Americans, drinking alcohol is a health problem that is too often undiagnosed.

As a medical student, I was taught to take a social history on every patient, including the use of alcohol. I was also taught to double the quantity of drinks reported by a patient, because self-reporting is often not reliable. Tests can give clues about alcohol problems like elevated liver enzymes, blood cell abnormalities, or an enlarged heart. Most often, however, the diagnosis of problem drinking requires trust and communication between a patient, their family, and their physician. Here's what you can do if you think you or a loved one might have a drinking problem:

1. Complete the 10-question Alcohol Use Test at: <http://getfit.samhsa.gov/Alcohol/Tests/>
2. Be open and honest with your doctor about alcohol use.
3. Get help — just as you would for any health problem.
  - a. Ask your doctor about treatment options for alcohol addiction.
  - b. If your employer offers an Employee Assistance Program (EAP), call — confidential counseling and referral services are available.
  - c. Call the Center for Substance Abuse Treatment hotline at 800-662-4357 for information and/or treatment referral services.

And have a happy, healthy holiday season.

**William J. Mayer, MD, MPH**  
Medical Editor

*Do you have a subject you would like the doctor to discuss? E-mail DocTalk@HopeHealth.com.*

### Lower cholesterol

♥ An easy way to get soluble fiber (the kind that lowers LDL or “bad” cholesterol) is to eat a bowl of oatmeal instead of sugary cold cereal for breakfast.

Soluble fiber binds to fats and decreases their absorption into the bloodstream. You can tell if fiber is soluble if it becomes gel-like or gooey when it mixes with water.

Other foods high in soluble fiber include beans, peas, barley, apples, citrus fruits, and strawberries.

Source: American Heart Association

### Safety button

♥ If you're working on a ladder, don't let your belly-button go beyond the side of the ladder. Over-reaching or leaning too far can make the ladder unstable and increase your chance of falling. Also avoid placing ladders on ground or flooring that is uneven, soft, or wet.

Source: American Academy of Orthopaedic Surgeons

### Potassium & blood pressure

♥ Bananas and other foods high in potassium but low in sodium can help you control blood pressure.

Most fruits and vegetables contain potassium. Exceptionally good sources are cantaloupe, grapefruit juice, honeydew melon, nectarines, prunes and prune juice, raisins, beans, unsalted tomato juice, and baked or boiled potatoes with the skins. Avocados are another excellent source, but they are high in fat and calories.

An added note: Grapefruit juice can interfere with some prescription medications. Check with your doctor or pharmacist if this could be a problem.

Sources: American Heart Association; National Heart, Lung, and Blood Institute

# Health

Health Briefs for Busy People

### Here's a heads-up

♥ Experts from Children's Hospital in Boston recommend that safe headphone listening is one hour per day with the volume at no more than 60% of maximum.

Just because you can't hear the music coming from kids' headphones doesn't mean they're listening at a safe level. Some headphones trap music in ears so no one else can hear it.

Extended exposure to loud noises and music, especially listening to music through headphones, can cause hearing loss. The higher the volume, the shorter the time it takes to cause damage.

Source: Children's Hospital Boston



Carefully re-read the label each time before you take or give any medicine.



### TLC for colds

♥ Lots of hot and cold fluids, rest, and tender loving care are generally the best medicine for colds. The viruses that cause colds and the flu cannot be killed by antibiotics, and most over-the-counter remedies offer little relief.

To ease stuffy noses, use a clean cool-mist humidifier, stand in a hot steamy shower, or stand over a pan of boiling water and cover your head with a towel.

Also make sure that kids and adults eat nutritious meals, even if they are small.

Contact your physician if a cold lasts more than 10 days.

Source: American Academy of Pediatrics



## Showers vs. baths

♥ To protect your skin from drying out during the winter, take showers instead of baths. Use a mild soap, scrub with your hands instead of a washcloth, and pat dry with a towel. Rubbing can remove your skin's essential oils. Apply a heavy moisturizer after bathing when the skin's pores are still open. Lotions or creams that contain petrolatum, mineral oil, linoleic acid, or ceramides offer the best protection.

Sources: American Academy of Dermatology; American Academy of Family Physicians

## Something new in health clubs

♥ Adaptive Motion Trainers (AMTs) are one of the newest developments in exercise equipment.

A low-impact but intense form of cardio equipment, these trainers automatically adjust to your stride length, from jogging to cross-country skiing. There is no need to push buttons or change settings. The trainers have up to 20 levels of resistance, depending upon how hard you're working. Some have arms that can be adjusted if you want a full-body workout.

Source: International Health, Racquet and Sportsclub Association

## Tips from ex-smokers

♥ Cut up drinking straws into cigarette-size pieces and keep them in your car, office, or other places you used to smoke. When you feel like smoking, put the straw in your mouth and inhale and exhale, just like you would with a cigarette. The craving will pass.

Brush your teeth after a meal instead of having a cigarette.

Work in the garden. It's hard to smoke with gloves on and dirt everywhere.

Here's a reader's suggestion that is guaranteed to work: Go stand in the shower until your craving goes away. You won't even be able to light a cigarette!

Focus on positive things about not smoking, like improved health and your clothes not smelling like smoke.

Source: Northwest Health, Vol. 48, No. 4

## FISCAL FITNESS

### Friends and money

Getting together with friends is one of the greatest joys of the holidays, as well as during the rest of the year. But what happens when friends from high school or college now make more money than you do? Instead of trying to "keep up," here are ways you can get together without breaking your budget.

Start by letting them know you're working hard to live within your spending plan. When friends ask you to participate in activities you can't afford, suggest another option within your means, such as:

- Host a potluck or game night.
- Attend a free music festival.
- Offer to be the designated driver for an evening.
- Meet for coffee instead of lunch.
- Plan a hike or a picnic in a park.

Close friends will understand and be willing to work within your budget. If you accept an invitation you can't afford, worrying about the cost could spoil the entire event for you.

If a friend offers to pick up the tab but you want to pay, mention it before the bill arrives. If the offer is declined, respect your friend's decision. Repay the generosity by making dinner or treating for a less expensive outing.

Also, agree on a price limit for gifts between friends and family.

Tense money-related moments often occur in simple conversations. Those with sizable incomes should be careful not to brag. But that doesn't mean avoiding discussions about money or misleading someone to spare embarrassment.

Source: National Endowment for Financial Education; [www.nefe.org](http://www.nefe.org)



## Time saver

♥ Instead of doing two to three sets of weight repetitions at a light weight, do a single set of eight to 12 reps at the heaviest weight you can handle. You'll get similar results in terms of muscle strength and endurance in at least half the time. Based on eight different strength exercises, that's a time savings of 16 minutes if you normally do two sets; 32 minutes if you normally do three sets.

After weight training, always give your muscles at least 48 hours to rest and repair.

Source: American College of Sports Medicine's Fit Society Newsletter

The information in this publication is meant to complement the advice of your health-care providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

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## stress less

FUNNY & FREE

### In the want ads

**L**aughter is a never-fail way to lift your mood. By keeping a humor library you'll always have something funny at your fingertips. These "fun liners" are actual excerpts from classified sections of city newspapers:

- **Semi-annual** after Christmas sale.
- **Now is your chance to have your ears pierced** and get an extra pair to take home.
- **Used cars:** Why go elsewhere to be cheated? Come here first.
- **Christmas-tag sale.** Handmade gifts for the hard-to-find person.
- **Wanted: Man to take care of cow** that does not smoke or drink.
- **3-year-old teacher needed for pre-school.** Experience preferred.
- **Vacation special:** Have your home exterminated.
- **Dry-cleaner's ad:** We do not tear your clothing with machinery. We do it carefully by hand.



*Keep holiday tinsel, ribbons, and packages, especially those containing food, out of reach of pets.*

## Life events and stress



**O**ccasions that give you a reason to celebrate — like expecting a child, getting a promotion, and the holidays — can contribute to the stress in your life just as much as unhappy events.

Try to make stress management a daily habit like brushing your teeth and getting regular exercise. The negative effects of unrelieved stress can lead to depression and other health problems.

Meditate, listen to music, laugh, spend time with a loved one, enjoy a hobby, take a relaxing walk, or give yourself permission to just do nothing for a little while every day.

*Source: Depression: Your Questions Answered, by Melvyn Lurie, MD, DK Publishing*

### STRESS-O-METER

#### VERY HIGH

- Loss of job
- Death of spouse or child
- House move
- Divorce or separation
- Illness or injury

#### HIGH

- Job change
- Death of family member, close friend, or pet
- Pregnancy
- Retirement
- Serious family illness

#### MODERATE

- Trouble with boss or co-workers
- Concern about friends
- Large mortgage
- Spouse stops working
- Debt problems

#### LOW

- Low debt
- Holidays
- Change in diet
- Change at work

### TRADITIONS

## Creating happy memories

**S**mall but meaningful rituals like making pizza on Saturday night or having a game night once a week give a sense of stability and predictability to kids' lives.

These "non-ritual rituals" may also be the best source of pleasant childhood memories, says Ellen Galinsky of the Families and Work Institute. Her research shows that kids predict they will get more joy from recalling simple family traditions than they will from big splashy events like a dream vacation or an expensive present.

*Source: Families and Work Institute*





## take care

### PRESCRIPTIONS

## Brown bag it to the doctor's office

**I**f you see more than one doctor, make sure that they all know what prescription and over-the-counter medications you're taking, including vitamin supplements. You may be taking drugs that interact with each other, or you may be taking unneeded medications.

One way to prevent overlap or complications is to put all of your prescription bottles in a brown paper bag when you visit any doctor or pharmacy. Let the doctor or pharmacist go through the bag and make a note of each one.

When a physician writes a new prescription, ask if it is likely to interact with any of the others you are already taking.

It also helps to stick to one pharmacy where your records are centralized.

Source: U.S. Food and Drug Administration

### THE INTERNET

## Are you addicted?

**P**laying games on the Internet or surfing the Web for countless hours is an addiction that can be just as destructive as addictions to drugs, alcohol, gambling, or sex.

All addictions elevate dopamine in the brain, explains Hilarie Cash, a licensed mental health counselor who treats Internet addiction. The research on video games falls in line with this. Warning signs of Internet addiction include:

- Increasing time spent online.
- You feel a heightened sense of euphoria when you spend time online.
- You check e-mail too many times a day.
- Your sleep patterns are changing.
- You've withdrawn from other pleasurable activities.
- Time spent on the Internet is interfering with your job, school performance, or relationships.

Treatment for Internet addiction is available at many drug and alcohol recovery centers, and you can also find free support groups similar to Alcoholics Anonymous.

Source: Computer Source Magazine, Vol. 11, No. 11, pg. 34

## December Health Observances



## Hand-washing awareness

**N**ext to getting a flu shot, the best thing you can do to ward off the flu virus is to wash your hands several times a day. Use hot water and regular (not antibacterial) soap. The viruses that cause colds and flu cannot be killed by antibacterial soaps, and the ingredients in these soaps can lead to the growth of antibiotic-resistant bacteria. Visit <http://www.henrythehand.com/> for creative tips on how to teach your kids about hand-washing.

Sources: Iowa State University Extension Services; U.S. Centers for Disease Control and Prevention

## Our kids

## Safe toys and gifts

**A** small parts tester, also known as a choke tube, can help you determine whether small toys and parts may be a choking danger to children. If a toy or any parts fit in the tube, it's not safe. The tubes are available at most toy or baby specialty stores. For the latest on toy recall information, visit the Safe Kids USA Website at <http://www.usa.safekids.org/>.

# your health matters

## Benefit News from Minnesota Life and the State of Delaware

(Continued from page 1)

Spouse: \$3.08 per month  
Child: \$1.16 per month  
Spouse and Child: \$4.24 per month  
(Note: Children are eligible through December 31st of the year they reach age 19; 24 if full-time student)

**Review your coverage needs today!** Use the insurance calculator on Minnesota Life's secure website, [www.lifebenefits.com](http://www.lifebenefits.com), to help determine how much coverage is enough to adequately protect your family. Enrolling for more coverage is easy and you can apply online at Minnesota Life's website. To access the website, your user ID is your State of Delaware employee ID with the letter "d" in front of it and your password (if this is your first time logging on), is your 8-digit date of birth (mmddyyyy) plus the last 4 digits of your social security number. To ensure confidentiality, you must change your password after you log in for the first time.

The "Premium Waiver" definition of total disability in the GUL program is also being modified to more closely match the definition of total disability in the Disability Insurance Program's Long-Term Disability (LTD) plan. If you become disabled on or after January 1, 2008, please contact

your agency human resources office or visit the Statewide Benefits Office website at [www.ben.omb.delaware.gov](http://www.ben.omb.delaware.gov) for more information.

Questions? Please call Minnesota Life's customer service center at (877) 215-1489, Monday through Friday between the hours of 8:00 a.m. and 7:00 p.m. (EST). You may also call the Statewide Benefits Office at (302) 739-8331 or visit their website at [www.ben.omb.delaware.gov](http://www.ben.omb.delaware.gov).



**GUL & AD&D Rates effective January 1, 2008**  
**Monthly Rates per \$1,000 of Coverage**

Age	Rate	Age	Rate	Age	Rate
< 30	\$ 0.052	70 – 74	\$ 2.130	91	\$ 7.910
30 – 34	\$ 0.062	75 – 79	\$ 3.290	92	\$ 8.570
35 – 39	\$ 0.082	80 – 84	\$ 5.050	93	\$ 9.350
40 – 44	\$ 0.112	85	\$ 5.150	94	\$10.260
45 – 49	\$ 0.162	86	\$ 5.520	95	\$11.690
50 – 54	\$ 0.282	87	\$ 5.930	96	\$14.040
55 – 59	\$ 0.442	88	\$ 6.350	97	\$18.090
60 – 64	\$ 0.682	89	\$ 6.820	98	\$24.960
65 – 69	\$ 1.202	90	\$ 7.330	99	\$26.810

\*Rates apply to current GUL insurance and any additional insurance purchased on or after January 1, 2008. AD&D coverage terminates upon attaining age 70.